

UNITED STATES BANKRUPTCY COURT
Southern District of Mississippi

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 9/9/09.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Curt Charles Busching
18 P.R. 3057
Unit 7
Oxford, MS 38655

Case Number:
09-03131-ee

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-2083

Attorney for Debtor(s) (name and address):

Eileen N. Shaffer
PO Box 1177
Jackson, MS 39215-1177
Telephone number: 601 969-3006

Bankruptcy Trustee (name and address):

Derek A Henderson T1
111 E. Capitol St.
Suite 455
Jackson, MS 39201
Telephone number: 601-948-3167

Meeting of Creditors

NOTICE: DEBTOR(S) MUST PROVIDE ORIGINAL PICTURE IDENTIFICATION AND PROOF OF SOCIAL SECURITY NUMBER TO THE TRUSTEE AT THE MEETING OF CREDITORS. FAILURE TO DO SO MAY RESULT IN YOUR CASE BEING DISMISSED.

Date: **November 12, 2009**

Time: **09:00 AM**

Location: **100 West Capitol Street, Suite 707, Dr. A. H. McCoy Federal Building, Jackson, MS 39269**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 1/11/10

Deadline for Debtor(s) to file Certification of Completion of Postpetition Instructional Course Concerning Personal Financial Management (Official Form B23): Within Forty-Five (45) days after the first date set for the meeting of creditors under Sec. 341 of the Code. If a joint petition is filed, each spouse must complete and file a separate certification.

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

100 East Capitol St.
P.O. Box 2448
Jackson, MS 39225-2448
Telephone number: 601-965-5301

For the Court:

Clerk of the Bankruptcy Court:
Danny L. Miller

Hours Open: Monday – Friday 8:00 AM – 4:30 PM

Date: 9/17/09

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	
FAILURE OF THE DEBTOR(S) AND DEBTOR(S)' ATTORNEY to appear at the Sec. 341(a) Meeting, to timely file schedules and related documents, to pay required fees or produce required payment advices and income tax records pursuant to 11 USC Sec. 521 may result in dismissal of the debtor(s) without further notice.	
FAILURE OF THE DEBTOR(S) to file Official Form B23 – Certification of Completion of Postpetition Instructional Course Concerning Personal Financial Management may result in the case being closed without the entry of the discharge and without further notice from the Court. If the case is closed and the Debtor still seeks a discharge, a Motion to Reopen the Case to Allow the Debtor to File the Financial Management Course Certificate and the accompanying filing fee will be required.	

Certificate of Service Page 3 of 8

CERTIFICATE OF NOTICE

District/off: 0538-3
Case: 09-03131

User: dooton
Form ID: b9a

Page 1 of 1
Total Noticed: 32

Date Rcvd: Sep 17, 2009

The following entities were noticed by first class mail on Sep 19, 2009.

db +Curt Charles Busching, 18 P.R. 3057, Unit 7, Oxford, MS 38655-5541
aty Eileen N. Shaffer, PO Box 1177, Jackson, MS 39215-1177
tr +Derek A Henderson Tl, 111 E. Capitol St., Suite 455, Jackson, MS 39201-2114
2878662 +BANK PLUS, 385 A HIGHLAND PARKWAY, RIDGELAND, MS 39157-6040
2878663 +BANKFIRST, 201 BANKFIRST DR., FLOWOOD, MS 39232-6611
2878664 +BANKPLUS, 4450 OLD CANTON RD., JACKSON, MS 39211-5988
2878665 +BANKPLUS% WM B STEWART, 600 CONCOURSE #100, 1076 HIGHLAND COLONY, RIDGELAND, MS 39157-8719
2878667 +BEVERLY BUSCHING, 222 FOX HOLLOW, RIDGELAND, MS 39157-9438
2878668 CAPITAL ONE, P.O. BOX 6492, CAROL STREAM, IL 60197-6492
2878669 +CIMERRON, P.O. BOX 12830, JACKSON, MS 39236-2830
2878670 +CITIFINANCIAL, 153 E. 53RD ST., NEW YORK, NY 10022-4611
2878671 +CLUB CAR, 4125 WASHINGTON RD., EVANS, GA 30809-3067
2878672 +DEBORAH BUSCHING, 18 P.R. 3057, UNIT 7, OXFORD, MS 38655-5541
2878675 +FIRST COMMERCIAL, 1300 MEADOWBROOK RD., JACKSON, MS 39211-6376
2878676 +GCOM, 235 HWY 51, RIDGELAND, MS 39157-4423
2878678 +GMAC, P.O. BOX 9001951, LOUISVILLE, KY 40290-1951
2878666 JOHN L. BLACK, C/O BRUNINI, GRANTHAM, 190 E CAP ST. ST 100, JACKSON, MS 39201
2878679 +MARVIN L. SCOTT, C/O DOUG NOBLE ESQ, P.O. BOX 23066, JACKSON, MS 39225-3066
2878685 MARVIN L. SCOTT, 214 ST. ANDREWS, JACKSON, MS 39211
2878680 +MISSOURI HIGHER EDUCAT, P.O. BOX 1022, CHESTERFIELD, MO 63006-1022
2878681 +NATIONAL CITY, 995 DALTON AVE., CINCINNATI, OH 45203-1101
2878682 PRINSBANK, 508 THIRD STREET, PRINSBURG, MN 56281
2878689 RANDY WATKINS, C/O BRUNINI, GRANTHAM, 190 E CAP ST. ST 100, JACKSON, MS 39201
2878683 +REGIONS BANK, 321 3RD AVE S., BIRMINGHAM, AL 35205
2878684 +SALLIE MAE, P. O. BOX 9532, WILKES BARRE, PA 18773-9532
2878673 +TAYLOR DUNN, 2114 W. BALL RD., ANAHEIM, CA 92804-5498
2878686 +TRUSTMARK NATIONAL BNK, 248 EAST CAPITOL ST., JACKSON, MS 39201-2582
2878687 +VGM, 1111 W. SAN MARNAN DR., WATERLOO, IA 50701-9007
2878688 +WACHOVIA, 109 W. JACKSON ST., RIDGELAND, MS 39157-2404

The following entities were noticed by electronic transmission on Sep 17, 2009.

tr +EDI: QDAHENDERSON.COM Sep 17 2009 16:23:00 Derek A Henderson Tl, 111 E. Capitol St., Suite 455, Jackson, MS 39201-2114
2878661 +EDI: AMEREXPR.COM Sep 17 2009 16:23:00 AMERICAN EXPRESS, P.O. BOX 650448, DALLAS, TX 75265-0448
2878674 +EDI: BANKAMER.COM Sep 17 2009 16:23:00 FIA CARD SERVICES, P.O. BOX 15019, WILMINGTON, DE 19850-5019
2878677 +EDI: RMSC.COM Sep 17 2009 16:23:00 GE CAPITAL, 44 OLD RIDGEBURY RD., DANBURY, CT 06810-5107
2878678 +EDI: GMACFS.COM Sep 17 2009 16:23:00 GMAC, P.O. BOX 9001951, LOUISVILLE, KY 40290-1951
TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 19, 2009

Signature:

